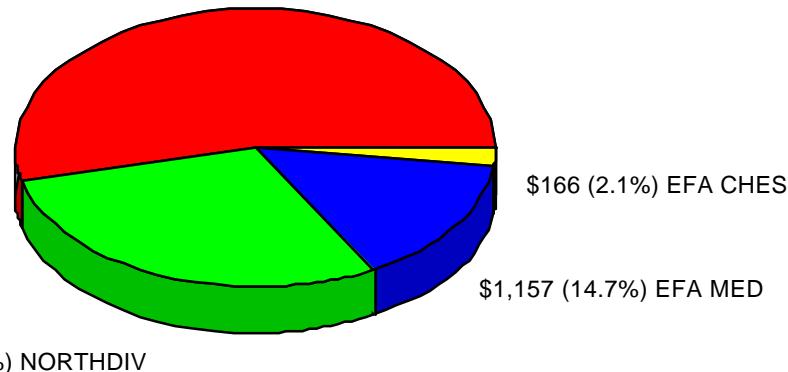


INTEREST PENALTIES

FOR THE MONTH OF FEBRUARY 1999

\$4,248 (53.8%) LANTOPS



\$166 (2.1%) EFA CHES

\$1,157 (14.7%) EFA MED

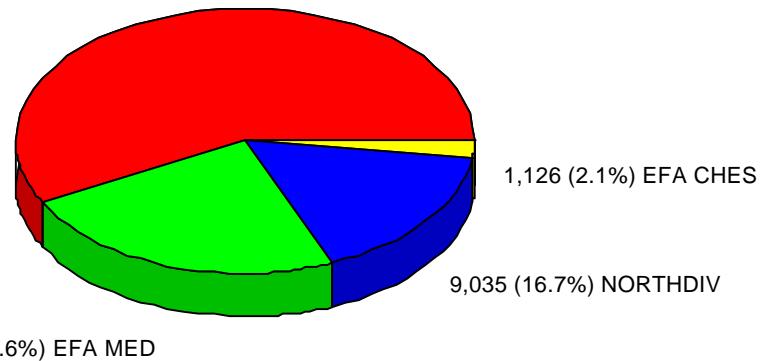
\$2,318 (29.4%) NORTHDIV

LOCATION	QTY	AMT
LANTOPS	33	\$4,248
NORTHDIV	10	\$2,318
EFA MED	9	\$1,157
EFA CHES	8	\$166

INTEREST PENALTIES

CUMULATIVE THROUGH FEBRUARY 1999

31,223 (57.7%) LANTOPS



12,752 (23.6%) EFA MED

9,035 (16.7%) NORTHDIV

1,126 (2.1%) EFA CHES

LOCATION QTY AMT

LANTOPS	198	31,223
EFA MED	81	12,752
NORTHDIV	97	9,035
EFA CHES	47	1,126